

**Are you  
having problems  
paying your  
student loans?**

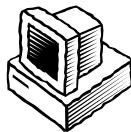
*Do The*  
**Smart**  
*Thing*



**Call the MOSTARS Information Center  
at (800) 473-6757 or (573) 751-3940**

**OR**

**Visit the MOSTARS website at  
[www.mocbhe.gov/mostars/finmenu.htm](http://www.mocbhe.gov/mostars/finmenu.htm)**



**Default Prevention  
Task Force**

**Missouri Department of Higher Education**

**Trained staff members can speak  
with you about your options. See  
the back of this card for specific  
information about those options.**

# Your Options:

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- **Deferment:**  
Permission to postpone payments
- **Forbearance:**  
Permission to postpone or lower payments
- **Income-Sensitive Repayment Plan:**  
Payment amount based on your income
- **Graduated Repayment Plan:**  
Payment amounts begin low and gradually increase over time
- **Loan Consolidation:**
  - Obtain a new loan to pay off your outstanding loans.
  - May result in a reduced monthly payment amount and increased interest